## U.S. DEPARTMENT OF HOMELAND SECURITY

## Important: Read the instructions on pages 1-9. OMB No. 1660-0008 Expires March 31, 2012

Flood Insurance Program

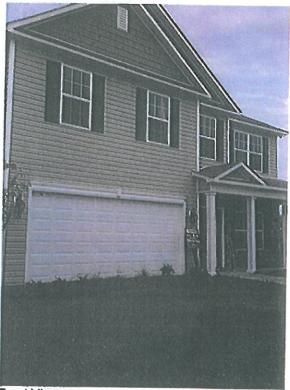
SECTION A - PROPERTY INFORMATION	For Insurance Company Use:		
A1. Building Owner's Name K. Hovnanian Homes	Policy Number		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 45 Butler Drive	Company NAIC Number		
City Richmond Hill State GA ZIP Code 31324			
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Lot 157 White Oak Village Phase 2			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) RESIDENTIAL  A5. Latitude/Longitude: Lat. 31°56'16" Long81°19'30" Horizontal Datum:  A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.  A7. Building Diagram Number 1a  A8. For a building with a crawlspace or enclosure(s):  A9. For a building with an attach  a) Square footage of crawlspace or enclosure(s)  N/A sq ft a) Square footage of attach	□ NAD 1927 ☑ NAD 1983 ed garage: led garage 400 sq ft		
b) No. of permanent flood openings in the crawispace or enclosure(s) within 1.0 foot above adjacent grade c) Total net area of flood openings in A8.b N/A sq in Diameter flood openings? Yes No  b) No. of permanent flood of within 1.0 foot above adjacent grade  within 1.0 foot above adjacent grade  or openings in the crawispace or within 1.0 foot above adjacent grade  within 1.0 foot above adjacent grade  or openings in the crawispace or within 1.0 foot above adjacent grade  within 1.0 foot above adjacent grade  or openings in the crawispace or within 1.0 foot above adjacent grade  within 1.0 foot above adjacent grade  or openings in the crawispace or within 1.0 foot above adjacent grade  within 1.0 foot above adjacent grade within 1.0 foot ab	ppenings in the attached garage acent grade N/A sq. in penings in A9.b N/A sq. in		
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
Bryan County G	3. State eorgia		
B4. Map/Panel Number   B5. Suffix   B6. FIRM Index   B7. FIRM Panel   B8. Flood   Zone(s)   O3\02\09   O3\02\09   AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 11.0		
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.  FIS Profile FIRM Community Determined Other (Describe)  B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe)  B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No Designation Date  CBRS OPA			
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRE	D)		
<ul> <li>C1. Building elevations are based on:</li></ul>			
Check the measureme  Top of bottom floor (including basement, crawlspace, or enclosure floor) 12.59  Top of the next higher floor  Bottom of the lowest horizontal structural member (V Zones only)  Attached garage (lop of slab)  Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)  Check the measureme    M/A	Rico only) Rico only) Rico only) Rico only)		
f) Lowest adjacent (finished) grade next to building (LAG)  g) Highest adjacent (finished) grade next to building (HAG)  h) Lowest adjacent grade at lowest elevation of deck or stairs, including	Rico only)		
structural support	Rico only)		
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION  This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the date available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.  Check here if comments are provided on back of form.  Were latitude and longitude in Section A provided by a licensed land surveyor?  Note: The latitude and longitude in Section A provided by a licensed land surveyor?			
Inis certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.  Check here if comments are provided on back of form.  Were latitude and longitude in Section A provided by a	Rico only)		
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code. Section 1001	Rico only)		
Trille GA REG LAND SURVEYOR  Information is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any felse statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.  Were latitude and longitude in Section A provided by a licensed land surveyor?  Itiensed land surveyor?  Were latitude and longitude in Section A provided by a licensed land surveyor?  Certifier's Name JEFFERY W. MOCK  License Number 2992  Title GA REG LAND SURVEYOR  Company Name EMC ENGINEERING SERVICES	Rico only)		
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.  Check here if comments are provided on back of form.  Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes No  Certifier's Name JEFFERY W. MOCK  License Number 2992	Rico only)		

IMPORTANT: In these spaces, convitte on	arronneding information to the state of the		
IMPORTANT: In these spaces, copy the co Building Street Address (including Apt., Unit, Suite,	and/or Bidg. No. Ver.B.O. Boule and Boule.	THE RESERVE TO LABOR.	or Insurance Company Use:
45 Butler Drive	and of blug. No.) of P.O. Route and Box No.	Pe	olicy Number
City Richmond HillState Ga ZIP Code 31324		Co	ompany NAIC Number
SECTION D - SURVE	EYOR, ENGINEER, OR ARCHITECT CERTIFICA	TION (CONTIN	(UED)
Copy both sides of this Elevation Certificate for (1) of	community official, (2) insurance agent/company, and (3)	huilding owner	020
Comments	, try and to again and the contract of the con	building Officer.	
Signature	Date		
SECTION E - BUILDING ELEVATION INF	ORMATION (SURVEY NOT REQUIRED) FOR Z	ONE AO AND	Check here if attachments ZONE A (WITHOUT BFF)
For Zones AO and A (without BFE), complete Items and C. For Items E1-E4, use natural grade, if availate E1. Provide elevation information for the following grade (HAG) and the lowest adjacent grade (La) Top of bottom floor (including basement, crab) Top of bot	E1-E5. If the Certificate is intended to support a LOMA able. Check the measurement used. In Puerto Rico only and check the appropriate boxes to show whether the el AG).  awilspace, or enclosure) is feet help awilspace, or enclosure) is help awilspace, or enclosure) is feet help awilspace, or enclosure) is help awilspace, or enclosure) help awilspace, or enclosure) help awilspace, or enclosure) is help awilspace, or enclosure) help awilspace, or enclosure) help awilspace, or enclosure) help awilspace, or enclosure) hel	or LOMR-F requive, enter meters. levation is above meters above meters above pages 8-9 of Installation above or levers above or levers above or levers. Compared the compared to the compared	or below the highest adjacent or below the highest adjacent or below the HAG. or below the LAG. tructions), the next higher floor or below the HAG. munity's floodplain management
SECT	ION G - COMMUNITY INFORMATION (OPTIONA	11 1	Check here if attachmen
he local official who is authorized by law or ordinance	to administer the community's floodolain management		mplete Sections A. B. C. (or F)
and a second complete the application	dable item(s) and sign below. Check the measurement t	used in Items GR	and G9
is authorized by law to certify elevation inform	other documentation that has been signed and sealed be mation. (Indicate the source and date of the elevation date	y a licensed sun	reyor, engineer, or architect who
<ol> <li>A community official completed Section E for</li> </ol>	r a building located in Zone A (without a FEMA-issued or	community-issu	ed BFF) or Zone AO
<ol> <li>The following information (Items G4-G9) is presented in the present of the following information (Items G4-G9) is presented in the following information (Items G4-G9).</li> </ol>	rovided for community floodplain management purposes	i.	re bi by oi bollo no.
G4. Permit Number G5. Date Pe	ermit Issued G6. Date Certificat	e Of Compliance	e/Occupancy Issued
7. This permit has been issued for: New Cor	nstruction Substantial Improvement		
8. Elevation of as-built lowest floor (including basem	- Cabotantal Improvement	PR) Datum	
<ol><li>BFE or (in Zone AO) depth of flooding at the build</li></ol>			
10. Community's design flood elevation	feet		
Local Official's Name	Title		
Community Name	Telephone		
Signature	Date		
Comments			
			Check here if attachment

## Building Photographs See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	For Insurance Company Use: Policy Number
City Richmond Hill State Ga ZIP Code 31324	
Thy Manual Care Care Care State C	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page on the



Front View



Rear View

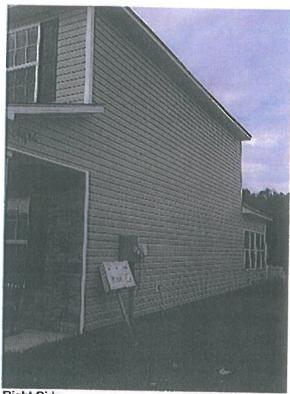
## Building Photographs Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bidg. No.) or P.O. Route and Box No. 45 Butler Drive	For Insurance Company Use: Policy Number
City Richmond Hill State Ga ZIP Code 31324	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."



Left Side



Right Side